

Fill in this information to identify the case:

Debtor 1 Freddie Bob Hicks

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of GA
(State)

Case number 17-40337

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as Trustee of LB-Cabana Series IV Trust

Court claim no. (if known): 8

Last 4 digits of any number you use to identify the debtor's account: 6377

Date of payment change:
Must be at least 21 days after date of this notice 02 / 01 / 2022

New total payment: \$ 426.29
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 83.15

New escrow payment: \$ 76.38

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Freddie Bob Hicks
First Name Middle Name Last Name

Case number (if known) 17-40337

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle R. Ghidotti-Gonsalves

Signature

Date 01 / 03 / 2022

Print: Michelle R. Ghidotti-Gonsalves
First Name Middle Name Last Name

Title AUTHORIZED AGENT

Company Ghidotti Berger LLP

Address 1920 Old Tustin Ave
Number Street
Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010

Email bknotifications@ghidottiberger.com

ST SERVICING CORPORATION
323 FIFTH STREET
EUREKA CA 95501

(800) 603-0836
Para Español, Ext. 2660, 2643 o 2772
8:00 a.m. - 5:00 p.m. Pacific Time
Main Office NMLS #5985
Branch Office NMLS #9785

FREDDIE HICKS
PO BOX 2547
BUTLER GA 31006

Analysis Date: December 21, 2021

Final

Property Address: 325 JW MILLER ROAD REYNOLDS, GA 31076

Loan:

**Annual Escrow Account Disclosure Statement
Account History**

This is a statement of actual activity in your escrow account from July 2021 to Jan 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Feb 01, 2022:
Principal & Interest Pmt:	349.91	349.91
Escrow Payment:	83.15	76.38
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$433.06	\$426.29

Escrow Balance Calculation	
Due Date:	Nov 01, 2021
Escrow Balance:	1,259.89
Anticipated Pmts to Escrow:	249.45
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$1,509.34

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	1,594.37
Jul 2021		83.15		*		0.00	1,677.52
Jul 2021			738.00	*	* Homeowners Policy	0.00	939.52
Sep 2021		166.30		*		0.00	1,105.82
Oct 2021		83.15		*		0.00	1,188.97
Oct 2021		83.15		*		0.00	1,272.12
Nov 2021		83.15		*		0.00	1,355.27
Dec 2021		83.15		*		0.00	1,438.42
Dec 2021			178.53	*	* County Tax	0.00	1,259.89
					Anticipated Transactions	0.00	1,259.89
Dec 2021		166.30					1,426.19
Jan 2022		83.15					1,509.34
	\$0.00	\$831.50	\$0.00	\$916.53			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue. Your actual lowest monthly balance was greater than 0.00. The items with an asterisk on your Account History may explain this. If you want a further explanation, please call our toll-free number.

Borrower: FREDDIE HICKS

Loan:

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,509.34	508.86
Feb 2022	76.38			1,585.72	585.24
Mar 2022	76.38			1,662.10	661.62
Apr 2022	76.38			1,738.48	738.00
May 2022	76.38			1,814.86	814.38
Jun 2022	76.38	738.00	Homeowners Policy	1,153.24	152.76
Jul 2022	76.38			1,229.62	229.14
Aug 2022	76.38			1,306.00	305.52
Sep 2022	76.38			1,382.38	381.90
Oct 2022	76.38			1,458.76	458.28
Nov 2022	76.38			1,535.14	534.66
Dec 2022	76.38	178.53	County Tax	1,432.99	432.51
Jan 2023	76.38			1,509.37	508.89
	<u>\$916.56</u>	<u>\$916.53</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 152.76. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 152.76 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,509.34. Your starting balance (escrow balance required) according to this analysis should be \$508.86. This means you have a surplus of 1,000.48.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 916.53. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	76.38
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$76.38</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

CERTIFICATE OF SERVICE

On January 3, 2022, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR
Sean Allen Bewick
seanbewick@gmail.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Michaela Rice
Michaela Rice

On January 3, 2022, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR
Freddie Bob Hicks
325 J.W. Miller
PO Box 31006
Butler, GA 31006

CHAPTER 13 Trustee
Jonathan W. DeLoach
Office of The Chapter 13 Trustee
P. O. Box 1907
Columbus, GA 31902

U.S. Trustee
U.S. Trustee - MAC
440 Martin Luther King Jr. Boulevard
Suite 302
Macon, GA 31201

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Michaela Rice
Michaela Rice